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GOVERNMENT OF NEWFOUNDLAND

ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

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FOR THE

YEAR ENDED 31 DECEMBER 1972

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ANNUAL REPORT

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SUPERINTENDENT OF INSURANCE

FOR THE

YEAR ENDED 31 DECEMBER 1972

ST. JOHN'S - - - - NEWFOUNDLAND

PRINTED BY OFFICE OF QUEEN'S PRINTER

The Honourable E. John A. Harnum,
Lieutenant-Governor of the Province of Newfoundland.

May it Please Your Honour:—

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance covering business transacted in Newfoundland during the calendar year 1972.

I have the honour to be,

Your Honour's most obedient servant,

W. GORDON DAWE,

Minister of Provincial Affairs &
Environment.

The Honourable W. Gordon Dawe,
Minister of Provincial Affairs & Environment.

Sir:

I have the honour to present herewith a report on the activities of insurance companies operating in Newfoundland during the year ending 31st December, 1972.

2. In the licensing year 1st January, 1972 to 31st December, 1972, 209 Companies were licensed to operate in this Province under the provisions of The Life Insurance Companies Act and The Accident Insurance Companies (Licensing) Act.

3. The number of insurance agents and sub-agents licensed in 1972, was as follows:

(a)	Life Insurance Agents	381
(b)	Other-than- Life Insurance Agents	371
(c)	Other-than-Life Insurance Sub-agents	416

4. The tables annexed to this Report (Tables I to XV) contain various statistics relating to the operations of insurance companies in Newfoundland during 1972 as compiled from the Annual Reports submitted by them for that year.

I have the honour to be, Sir,

Your obedient servant,

H. J. COOMBS,

Superintendent of Insurance.

TABLE I

SUMMARY OF INSURANCE STATISTICS, 1971 & 1972

Class of Insurance	Direct Premiums Written		*Direct Claims Incurred	
	1972	1971	1972	1971
Accident & Sickness — Combined	6,361,010	5,798,479	5,416,861	3,903,081
Automobiles — Liability	9,431,477	8,020,949	7,080,735	5,416,668
— Personal Accident	1,460,301	231,722	597,995	65,730
— Other	6,051,785	5,504,377	4,388,563	3,415,957
Boiler & Machinery	1,083,180	566,238	3,285	269,549
Guarantee — Fidelity	89,939	70,045	-230	32,838
— Surety	698,323	826,238	135,091	115,659
Life Insurance — Combined	12,157,423	11,163,686	7,350,294	7,746,335
— Annuities	6,347,143	3,216,715	1,052,616	914,276
Marine	198,931	197,656	72,784	73,907
Miscellaneous	1,076,787	1,095,332	547,571	289,966
Property —	11,349,287	9,861,703	5,668,043	4,952,836
Public Liability	1,001,642	826,096	357,845	512,598
TOTALS	57,307,228	47,379,236	32,671,453	27,709,400

*Note: Figures under "Direct Claims Incurred" include all disbursements to policy holders.

TABLE II

LIFE INSURANCE — EXHIBITS OF POLICIES, 1972 (ALL CLASSES)

Company	In force at beginning of year	New Issued	All other additions	Total	Ceased by Death Maturity, etc.	In force at end of year
Abbey Life of Canada	5,000	—	—	5,000	—	5,000
Aetna Life	1,074,000	140,000	903,000	2,117,000	3,000	2,114,000
Allstate Life	2,470,000	—	—	2,470,000	638,390	1,831,610
Allstate Life of Canada	1,166,000	—	117,000	1,283,000	4,000	1,279,000
American Bankers Life of Florida	134,287	213,418	—	347,705	150,705	197,000
British Pacific Life	205,354	—	15,000	220,354	102,504	117,850
Canada Life Assurance	58,075,692	4,958,358	7,415,262	70,449,312	1,584,843	68,864,469
Canadian Premier Life	5,483,852	22,100	1,608,129	7,114,081	105,496	7,008,585
Commercial Life Assurance	6,453,291	1,352,970	2,454,425	10,260,686	1,273,661	8,987,025
Commercial Union Assurance	25,499,465	7,224,436	989,579	33,713,480	2,192,292	31,521,188
Confederation Life	146,146,335	17,723,685	4,606,611	168,476,631	3,659,064	164,817,567
*Continental Assurance	85,000	—	20,000	105,000	—	105,000
Co-operative Life	5,980,716	907,320	1,040,762	7,928,798	1,033,729	6,895,069
Crown Life	38,942,223	3,716,270	2,340,986	44,999,479	6,082,703	38,916,776
CUNA Mutual Insurance	1,324,725	43,372	599,992	1,968,089	102,662	1,865,427
Dominion Life Assurance	39,833,334	1,552,082	1,398,800	42,784,216	1,263,397	41,520,819
Dominion of Canada General	229,867	605,126	83,782	918,775	99,079	819,696
T. Eaton Life Assurance	1,535,920	827,493	152,883	2,516,296	288,649	2,227,647
Electrical Workers Benefit	370,000	806,250	—	1,176,250	108,750	1,067,500
Equitable Life of U. S.	4,132,801	15,723	—	4,148,524	1,609,590	2,538,934
Excelsior Life	24,634,035	1,687,418	83,987	26,405,440	7,030,248	19,375,192
Gamble Alden Life	8,216	—	—	8,216	2,782	5,434
Globe Life	83,429	—	—	83,429	7,758	75,671
Grand Orange Lodge Benefit	153,239	—	2,705	155,944	11,899	144,045
Great West Life	31,015,699	14,635,325	955,627	46,606,651	5,158,497	41,448,154
Imperial Life	88,781,509	10,575,486	6,293,531	105,650,526	9,769,876	95,880,650

Income Disability & Reinsurance of Canada	419,606	50,000	—	469,606	271,226	198,380
Knights of Columbus	1,010,285	12,000	1,492	1,023,777	48,266	975,511
Laurier Life	416,558	1,026,779	4,600	1,447,937	41,039	1,406,898
Manufacturers Life	44,528,041	7,543,626	4,563,043	56,634,710	3,933,998	52,700,712
Maritime Life	27,328,416	14,119,629	605,498	42,053,543	3,885,709	38,167,834
Metropolitan Life	63,176,100	5,017,329	887,098	69,080,527	7,023,228	62,057,299
Montreal Life	815,326	2,297,499	104,952	3,217,777	104,891	3,112,886
Mutual of Omaha	72,737	546,076	109,707	728,520	1,170	727,350
National Life	18,277,850	4,267,700	813,258	23,358,808	1,377,953	21,980,855
New York Life	1,977,467	114,146	34,892	2,126,505	256,498	1,870,007
North American Life & Casualty	849,230	—	43,518	892,748	77,611	815,137
North American Life Assurance	32,308,953	4,042,457	465,634	36,817,044	3,654,405	33,162,639
Norwich Union Life	229,911	125,000	34,704	389,615	130,528	259,087
Occidental Life of California	11,726,657	346,636	293,334	12,366,627	743,348	11,623,279
Old Republic Life	16,571,224	—	21,332,183	37,903,407	20,482,975	17,420,432
Pearl Assurance	18,155	—	315	18,470	—	18,470
Pitts Life	199,529	20,910	—	220,439	-500	220,939
Prudential Assurance	6,426,005	2,747,413	637,676	9,811,094	527,855	9,283,239
Prudential of America	51,275,191	5,084,004	27,729,116	84,088,311	2,982,959	81,105,352
Royal Insurance	3,585,513	1,398,500	216,814	5,200,827	538,582	4,662,245
Sovereign Life of Canada	18,885,725	2,523,811	3,831,945	25,241,481	1,165,765	24,075,716
Standard Life	17,584,308	5,552,701	—	23,137,009	2,173,875	20,963,134
Sun Alliance & London	480,350	148,370	—	628,720	27,907	600,813
Sun Life Assurance	198,162,128	20,313,573	1,399,725	219,875,426	40,996,595	178,878,831
Travelers Insurance	6,741,355	—	1,018,848	7,760,203	6,044,150	1,716,053
Travelers Life	45,100	5,628,948	16,964	5,691,012	99,264	5,591,748
Unionmutual Life	1,230,500	841,000	—	2,071,500	6,920,000	1,379,500
Union Mutual Life	5,251,046	—	1,298,094	6,549,140	—	6,549,140
United Benefit	34,165	—	2,000	36,165	3,846	32,319
United Investment Life	77,000	215,656	—	292,656	2,000	290,656
Zurich Life	3,325,085	414,000	347,598	4,086,683	550,053	3,536,630
TOTALS, 1972	1,016,853,505	151,404,595	96,875,069	1,265,133,169	146,348,770	1,125,012,399
TOTALS, 1971	925,820,511	124,116,240	89,210,769	1,139,147,601	129,122,223	1,010,025,377

TABLE III

LIFE INSURANCE — EXHIBIT OF ASSURANCES, PREMIUMS AND ANNUITY CONSIDERATIONS, 1972

(Net of Reassurance Ceded)

Company	Assurance				Annuities	
	Direct Written	Reinsurance Accepted	Reinsurance Ceded	Net Written	Direct Written	Net Written
Aetna Life	8,793	—	—	8,793	—	—
Abbey Life of Canada	76	—	—	76	335	190
Allstate Life	15,590	115	15,590	115	—	—
Allstate Life of Canada	8,547	393	115	8,825	—	—
American Bankers Assurance	1,506	—	—	1,506	—	—
British Pacific Life	525	—	381	144	—	—
Canada Life	584,623	2,320	1,015	585,928	99,827	99,827
Canadian Premier Life	34,496	—	7,788	26,708	—	—
Commercial Life of Canada	53,685	—	894	52,791	14,641	14,641
Commercial Union Assurance	635,804	422	5,737	630,489	5,255	5,255
Confederation Life	1,638,582	834	6,859	1,632,557	193,574	193,574
Continental Assurance	1,905	1,941	—	3,846	—	—
Co-operative Life	75,687	—	1,948	73,739	26,581	26,581
Crown Life	465,376	7,213	1,698	470,891	110,402	110,402
CUNA Mutual Insurance	14,622	—	14	14,608	—	—
Dominion Life Assurance	477,882	427	10,994	467,315	179,785	179,785
Dominion of Canada General	6,307	311	99	6,519	—	—
T. Eaton Life	17,254	755	13	17,996	865	865
Electrical Workers Benefit	10,660	—	—	10,660	—	—
Equitable Life of U.S.	63,639	—	—	63,639	-1,925	-1,925
Excelsior Life	241,417	251	2,206	239,462	2,098,231	2,098,231
Ford Life	2,186	15,197	—	17,383	—	—
Gamble Alden Life	99	—	—	99	—	—
Globe Life	2,018	—	43	1,975	—	—
Grand Orange Lodge Benefit	5,391	—	17	5,374	—	—
Great-West Life	241,064	3,843	110	244,797	14,335	14,335
Imperial Life Assurance	1,415,996	1,586	18,867	1,398,715	350,695	350,695

Income Disability & Reinsurance of Canada	953	—	276	677	—	—
Knights of Columbus	25,443	—	—	25,443	—	—
Laurier Life	14,238	1,847	10,601	5,484	—	—
Manufacturers Life	685,631	9,274	—	694,905	1,229,347	1,229,347
Maritime Life	508,691	—	25,428	483,263	30,475	30,475
Metropolitan Life	380,146	450	—	380,596	172,852	172,852
Montreal Life	38,625	205	133	38,697	1,878	1,878
Mutual of Omaha	9,206	819	404	9,621	—	—
National Life Assurance	329,152	4,468	17,750	315,870	103,333	103,333
New York Life	22,496	—	—	22,496	269	269
North American Life & Casualty	11,380	—	—	11,380	500	500
North American Life	410,906	4,162	7,852	407,216	114,805	114,805
Norwich Union Life	3,204	—	—	3,204	3,446	3,446
Occidental Life of California	71,827	440	—	72,267	—	—
Occidental Life of Canada	—	—	—	—	100	100
Old Republic Life	495,789	—	—	495,789	—	—
Pearl Assurance	580	—	—	580	—	—
Pitts Life	2,335	—	1,472	863	—	—
Prudential Assurance	129,080	—	524	128,556	1,164,607	1,164,607
Prudential of America	473,906	—	—	473,906	33,349	33,349
Royal Insurance	44,592	—	1,113	43,479	1,465	1,465
Sovereign Life	279,463	—	4,423	275,040	7,745	7,745
Standard Life	249,105	—	4,585	244,520	18,524	18,524
Sun Alliance & London	5,824	—	305	5,519	—	—
Sun Life of Canada	1,838,577	—	—	1,838,577	362,879	362,879
Travelers Insurance	11,057	17,198	—	28,255	5,674	5,674
Travelers Life of Canada	21,542	—	17,198	4,344	512	512
Unionmutual Life	14,721	—	9,019	5,702	—	—
Union Mutual Life	33,705	—	—	33,705	360	360
United Benefit Life	666	404	—	1,070	—	—
United Investment Life	1,345	—	100	1,245	—	—
Western Life	385	—	—	385	—	—
Zurich Life	19,123	349	24	19,448	2,422	2,422
TOTALS, 1972	12,157,423	75,224	175,595	12,057,052	6,347,143	6,346,998
TOTALS, 1971	11,163,868	60,811	101,355	11,123,142	3,216,715	3,216,715

TABLE IV

LIFE INSURANCE — EXHIBIT OF DISBURSEMENTS TO POLICY HOLDERS, 1972 — ASSURANCE CONTRACTS

O = Ordinary; G = Group (Ordinary includes industrial in this Exhibit)

		ASSURANCE CONTRACTS					
COMPANY		Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
Abbey Life of Canada	O	—	—	—	—	10	10
	G	—	—	—	—	—	—
Aetna Life	O	—	—	—	—	—	—
	G	8,992	—	784	1,071	—	10,847
Allstate Life	O	—	—	—	—	—	—
	G	2,109	—	—	—	—	2,109
Canada Life	O	17,381	20,161	87,402	120	71,603	196,667
	G	26,121	—	—	-5,024	253	21,350
Canadian Premier Life	O	—	—	-45	—	79	34
	G	3,350	—	—	—	—	3,350
Commercial Life of Canada	O	—	—	529	—	125	654
	G	35,000	—	—	—	—	35,000
Commercial Union	O	23,913	—	13,849	—	245,684	283,446
	G	17,030	—	—	—	—	17,030
Confederation Life	O	151,079	113,451	136,575	5,250	140,722	547,077
	G	308,987	—	250	—	—	309,237
Co-operative Life	O	480	—	2,458	—	1,766	4,704
	G	2,166	—	—	3,281	2,903	8,350
Crown Life	O	47,064	71,449	82,490	—	73,699	274,702
	G	65,467	—	4,529	287	—	70,283
CUNA Mutual Society	O	—	—	1,000	—	495	1,495
	G	1,205	—	—	303	6,937	8,445
Dominion Life	O	60,070	15,684	54,382	1,200	70,062	201,398
	G	49,500	—	—	—	—	49,500

Dominion of Canada General	O	50,000	—	—	—	—	50,000
	G	614	—	—	—	—	614
T. Eaton Life	O	—	6,872	7,478	—	279	14,629
	G	2,500	—	—	—	—	2,500
Equitable Life of U.S.	O	-396	—	—	—	—	-396
	G	46,364	—	—	—	9,942	56,306
Excelsior Life	O	1,000	—	7,291	—	1,140	9,431
	C	28,815	—	—	—	—	28,815
Gamble Alden Life	O	—	—	—	—	—	—
	G	15	—	—	—	—	15
Great-West Life	O	—	1,091	5,743	—	9,276	16,110
	G	95,276	—	—	—	9,343	104,619
Imperial Life of Canada	O	109,428	170,342	322,134	1,600	242,283	845,787
	G	121,796	—	—	—	—	121,796
Laurier Life	O	164	—	—	—	—	164
	G	7,000	—	—	—	—	7,000
Manufacturers Life	O	121,999	96,970	114,031	—	118,815	451,815
	G	25,176	—	1,019	—	438	26,633
Maritime Life	O	37,473	40,066	65,243	—	33,300	176,082
	G	1,000	—	—	—	—	1,000
Metropolitan Life	O	10,523	1,002	13,078	—	14,344	38,947
	G	192,940	—	—	37	23,314	216,291
Montreal Life	O	3,114	9,096	6,147	388	4,015	22,760
	G	—	—	—	—	3	3
Mutual of Omaha	O	—	—	—	—	27	27
	G	—	—	—	—	—	—
National Life of Canada	O	28,500	2,000	33,616	—	27,166	91,282
	G	14,892	—	549	—	—	15,441
New York Life	O	1,000	134	15,807	—	4,488	21,429
	G	-30	—	—	—	135	105
North American Life & Casualty	O	—	—	—	—	—	—
	G	8,199	—	—	—	—	8,199
North American Life	O	74,657	69,549	147,781	—	84,922	376,909
	G	91,783	—	433	—	—	92,216
Norwich Union Life	O	—	—	—	—	510	510
	G	—	—	—	—	—	—
Occidental Life of California	O	—	—	1,170	—	87	1,257
	G	20,337	—	—	—	—	20,337
Old Republic Life	O	—	—	—	—	—	—

TABLE IV (Continued)

ASSURANCE CONTRACTS

COMPANY		Death Claims	Matured Endowments	Surrender Values	Disability Claims	Dividends	Total
	G	2,342	—	—	36,702	—	39,044
Pearl Assurance	O	—	—	—	—	128	128
	G	—	—	—	—	—	—
Pitts Life	O	—	—	—	—	—	—
	G	-500	—	—	—	—	-500
Prudential Assurance	O	18,506	1,301	5,096	—	23,294	48,197
	G	—	—	—	—	—	—
Prudential Insurance of America	O	19,044	6,391	9,336	7	49,345	84,123
	G	249,777	—	—	519	50,250	300,546
Royal Insurance	O	10,384	—	1,107	—	6,121	17,612
	G	—	—	—	—	—	—
Sovereign Life of Canada	O	—	—	8,558	—	8,201	16,759
	G	22,483	—	—	21,706	—	44,189
Standard Life	O	33,713	—	14,563	—	55,216	103,492
	G	—	—	—	—	110	110
Sun Life of Canada	O	129,566	128,798	291,108	2,500	261,907	813,879
	G	704,421	—	2	234,418	39,790	978,631
Travelers Insurance	O	—	—	—	—	—	—
	G	-1,841	—	—	—	—	-1,841
Travelers Life of Canada	O	—	—	—	—	—	—
	G	6,963	—	—	—	—	6,963
Unionmutual Life	O	—	—	—	—	—	—
	G	12,000	—	—	—	—	12,000
Union Mutual Life	O	—	—	8,348	—	742	9,090
	G	-4,241	—	—	—	990	-3,251
Zurich Life of Canada	O	—	—	1,513	—	361	1,874
	G	15,000	—	—	—	—	15,000
TOTALS, 1972		3,131,670	754,357	1,465,354	304,365	1,694,575	7,350,294
TOTALS, 1971		3,214,219	898,297	1,752,011	370,678	1,511,130	7,746,335

TABLE V

LIFE INSURANCE — EXHIBIT OF DISBURSEMENTS TO POLICY HOLDERS, 1972 — ANNUITY CONTRACTS

O = Ordinary; G = Group (Ordinary includes Industrial in this exhibit)

		ANNUITY CONTRACTS					
COMPANY		**Death Claims**	**Surrender Values**	**Disability Claims**	**Dividends**	**Annuity Payments**	**Total**
Aetna Life	O	—	—	—	—	175	175
	G	—	—	—	—	872	872
Canada Life	O	5,018	12,312	—	2,875	24,929	45,134
	G	1,500	188,296	—	5,749	17,706	213,251
Commercial Union	O	—	—	—	32	—	32
	G	—	—	—	—	—	—
Confederation Life	O	—	-17,134	—	15,588	31,518	29,972
	G	—	—	—	—	—	—
Co-operative Life	O	—	—	—	37	—	37
	G	—	3,799	—	802	—	4,601
Crown Life	O	—	2,959	—	4,621	11,383	18,963
	G	—	38,070	—	—	2,772	40,842
Dominion Life	O	—	6,542	—	2,173	14,035	22,750
	G	1,142	3,913	—	—	2,918	7,973
T. Eaton Life	O	—	5,013	—	29	—	5,042
	G	—	—	—	—	—	—
Equitable Life of U. S.	O	—	—	—	—	—	—
	G	—	—	—	—	657	657
Excelsior Life	O	—	—	—	—	—	—
	G	26,088	152,748	—	—	43,375	222,211
Great-West Life	O	—	4,704	—	135	7,902	12,741
	G	—	—	—	—	—	—
Imperial Life of Canada	O	—	—	—	29,572	13,142	42,714

COMPANY		Death Claims	Surrender Values	Disability Claims	Dividends	Annuity Payments	Total
Manufacturers Life	G	—	3,609	—	—	6,189	9,798
	O	—	18,879	—	1,438	16,031	36,348
Maritime Life	G	3,271	2,228	—	273	—	5,772
	O	—	9,793	—	-63	5,605	15,335
Metropolitan Life	G	—	—	—	—	4,850	4,850
	O	—	—	—	120	—	120
Montreal Life	G	2,856	19,297	—	117,178	72,728	212,059
	O	—	1,711	—	14	—	1,725
National Life of Canada	G	—	—	—	—	—	—
	O	—	368	—	1,550	897	2,815
New York Life	G	—	7,256	—	—	11,109	18,365
	O	—	—	—	47	—	47
North American Life	G	—	—	—	—	—	—
	O	654	1,343	—	846	1,389	4,232
Prudential Assurance	G	4,410	29,907	—	—	41,790	76,107
	O	—	—	—	—	8,065	8,065
Prudential of America	G	—	1,747	—	488,657	559,190	1,049,594
	O	—	—	—	16	1,928	1,944
Sovereign Life of Canada	G	—	—	—	—	—	—
	O	—	—	—	678	1,658	2,336
Standard Life	G	—	—	—	—	—	—
	O	—	3,105	—	—	393	3,498
Sun Life of Canada	G	—	339	—	—	136,305	136,644
	O	9,990	16,678	—	5,308	12,936	44,912
Travelers Insurance	G	—	20,686	—	35,467	13,197	69,350
	O	—	13,829	—	—	-13,628	201
Union Mutual Life	G	—	—	—	—	—	—
	O	—	—	—	38	—	38
Zurich Life of Canada	G	—	—	—	—	—	—
	O	—	—	—	—	600	600
	G	—	—	—	—	—	—
TOTALS, 1972		54,929	551,997	—	713,180	1,052,616	2,372,722
TOTALS, 1971		87,184	500,940	—	480,006	914,276	1,982,401

TABLE VI

PROPERTY — DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Aetna Casualty & Surety	66,310	2,665	4.01
Aetna Insurance	39,469	2,033	5.15
Affiliated F.M. Insurance	459,125	464,277	101.12
Allendale Mutual Insurance	602,006	45,340	7.53
Alliance Assurance	190,834	35,630	18.67
American Bankers of Florida	30,139	1,491	4.94
American Home Assurance	27,135	156,451	576.56
American Insurance	46,146	35,754	77.48
American National Fire	23,336	20,107	86.16
American Road Insurance	240	50	20.83
Arkwright-Boston Manufacturers Mutual	12,423	65,276	525.44
Baloise Insurance	1,502	750	49.93
Beaver Insurance	29,910	13,642	45.61
British America	180,106	87,840	48.77
British Economic	22,885	13,150	57.46
Canada Accident & Fire	28,510	16,442	57.67
Canada Security	45,856	17,856	38.93
Canadian General	134,486	55,849	41.52
Canadian Indemnity	118,606	81,043	68.32
Canadian Pioneer	60,622	57,511	94.86
Canadian Surety	200,118	149,979	74.94
Canadian Universal	78,505	34,425	43.85
Casualty of Canada	62,286	2,234	3.58
Century of Canada	58,486	45,022	76.97
CNA Assurance	240	—	—
Commercial Union	212,354	30,321	14.27
Commonwealth Insurance	56,463	3,362	5.95
Compagnie d'Assurance du Quebec	2,917	3,942	135.13
Consolidated Fire & Casualty	42,934	11,005	25.63
Continental Casualty	6,450	—	—
Continental Insurance	231,926	192,137	82.84
Co-op. Fire & Casualty	247,911	121,426	48.97
CUMIS Insurance	21	—	—
Dominion Insurance	58,156	52,162	89.69
Dominion of Canada General	61,001	4,975	8.15

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Eagle Star of Canada	49,712	52,913	106.43
Employers' Liability	32,545	13,916	42.75
English & American	285,493	198,253	69.44
Excess Insurance	64,201	21,953	34.19
Federal Fire of Canada	22,906	11,158	48.71
Federal Insurance	157,676	58,056	36.81
Federation of Canada	76,903	58,625	76.23
Fidelity & Casualty of New York	42,649	123,921	290.56
Fire Insurance of Canada	17,897	22,572	126.12
Fireman's Fund	31,288	14,864	47.50
General Accident	46,595	26,742	57.39
General Accident Fire & Life Ass.	90,246	62,273	69.00
General Security	1,000	6	0.60
Globe Indemnity	128,211	1,632	1.27
Great American	69,073	66,395	96.12
Great Eastern	74,389	25,635	34.46
Guarantee of North America	42,555	15,021	35.29
Guardian Assurance	84,063	35,088	41.74
Guardian of Canada	50,877	20,765	40.81
Halifax Insurance	23,729	7,201	30.34
Hanover Insurance	17,694	24,871	140.56
Hartford Fire	294,643	94,419	32.04
Home Insurance	160,362	34,082	21.25
Hudson Bay Insurance	96,883	95,431	98.50
Imperial Guarantee & Accident	62,896	36,493	58.02
Insurance Co. of North America	129,618	-616	-0.47
Insurance of Ireland	81,846	45,483	55.57
Insurance Corporation of Newfoundland	774,799	329,602	42.54
Law & Union Rock	—	46	—
Liberty Mutual Fire	9,585	-4	-0.04
Liberty Mutual	—	112	—
Liverpool & London & Globe	69,119	26,283	38.02
London Assurance	105,245	7,122	6.76
London & Lancashire	119,321	68,144	57.10
London & Midland General	145,060	35,531	24.49

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Maryland Casualty	52,102	-3,356	-06.44
Merit Insurance	312,859	197,632	63.16
Metro General	112,331	16,834	14.98
National Employers' Mutual	31,747	1,615	5.08
New Hampshire	21,121	20,337	96.28
New India Assurance	15,444	14,756	95.54
Newfoundland Fire & General	24,403	10,956	44.89
Newfoundland Marine	13,060	4,726	36.18
Niagara Fire	—	1,438	—
Non-Marine Underwriters at Lloyd's	1,513,951	646,271	42.68
North British & Mercantile	53,511	35,267	65.90
Northern Assurance	59,945	42,391	70.71
Norwich Union Fire	51,094	35,386	69.25
Ocean Accident & Guarantee	61,040	27,866	45.65
Old Republic	-2,819	2,741	-97.23
Orion Insurance	57,341	-7,728	-13.47
Pacific Employers	118	—	—
Pearl Assurance	71,245	16,041	22.51
Phoenix Assurance of Canada	136,628	69,051	50.53
Protection Mutual	83,977	—	—
Prudential Assurance	195,359	129,280	66.17
Reliance of Philadelphia	43,001	29,326	68.19
Royal Exchange	82,974	29,603	35.67
Royal General	—	2,284	—
Royal Insurance	261,151	41,164	15.76
Saint Paul Fire & Marine	294	-8	-2.72
Scottish Union & National	60,111	125,342	208.51
Security Mutual Casualty	137	—	—
Service Fire of New York	20,534	—	—
Sun Alliance Insurance	32,475	18,124	55.80
Sun Insurance Office	42,908	18,210	42.43
Switzerland General	20,373	34,401	168.85
Toronto General	174	—	—
Traders General	4,076	—	—
Travelers Indemnity	12,557	12,445	99.10
Travelers Indemnity of Canada	228,373	222,651	97.49

TABLE VI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Unifund Limited	210,845	81,127	38.47
Union of Canton	49,885	12,266	24.58
United States Fidelity & Guaranty	47,836	40,189	84.01
United States Fire	81,111	22,709	27.99
Victoria Insurance of Canada	67,583	54,608	80.80
Wawanesa Mutual	40,243	17,945	44.59
Wellington Fire	47,978	58,822	122.60
Western Assurance	155,714	92,444	59.36
Yorkshire Insurance	67,735	35,807	52.86
Zurich Insurance Company	8,269	-1,055	-12.75
TOTAL, 1972	11,349,287	5,668,043	49.94
TOTAL, 1971	9,861,703	4,952,836	50.22

TABLE VII

AUTOMOBILES — LIABILITY — DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Aetna Casualty & Surety	3,389	1,770	52.22
Aetna Insurance	17	-3	-17.64
Alliance Assurance	71,252	62,135	87.20
Allstate of Canada	21,170	45,583	215.31
American Home Assurance	1,138	107	9.40
The American Insurance	36,100	15,377	42.59
American Mutual Liability	1,168	-111	-9.50
American National Fire	5,678	2,532	44.59
Beaver Insurance	45,015	97,364	216.29
British America Assurance	47,796	20,717	43.34
Canada Accident & Fire	26,970	19,071	70.71
Canada Security Assurance	35,957	19,377	53.88
Canadian General	146,809	91,642	62.42
Canadian Indemnity	83,700	81,699	97.60
Canadian Pioneer	21,475	33,055	153.96
Canadian Surety	151,306	166,073	109.76
Canadian Universal	98,733	88,743	89.89
Casualty of Canada	73,951	56,544	76.44
Century Insurance of Canada	90,073	55,884	62.44
CNA Assurance	-43	291	-676.74
Commercial Union	34,311	45,954	133.93
Compagnie d'Assurance du Quebec	310	1,785	575.80
Consolidated Fire & Casualty	23,051	51,480	223.33
Continental Casualty	—	-81	—
Continental Insurance	85,770	128,988	150.37
Co-op Fire & Casualty	805,149	582,176	72.30
Dominion Insurance	51,352	22,986	44.76
Dominion of Canada General	24,524	19,353	78.91
Eagle Star Insurance	25,311	4,622	18.26
Employers' Liability Assurance	145,763	35,430	24.30
English & American	1,316,837	933,538	70.88
Excess Insurance	-1,091	12,611	1155.91
Federal Fire of Canada	34,422	23,371	67.89
Federal Insurance	90,095	31,589	35.06
Federation Insurance of Canada	90,401	46,997	51.99

TABLE VII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Fidelity & Casualty Co. of New York	210	-20	-9.52
Fire Insurance of Canada	25	7	28.00
Fireman's Fund Insurance	26,065	32,657	125.29
General Accident of Canada	72,122	55,365	76.76
General Accident Fire & Life Ass.	-11,206	15,293	-136.47
General Security of Canada	3,976	-12,426	-312.52
Globe Indemnity of Canada	36,862	17,037	46.21
Great American	48,125	31,698	65.86
Great Eastern	834	131	15.70
Guarantee of North America	46,388	29,633	63.88
Guardian Assurance	161,503	108,785	67.35
Guardian of Canada	65,871	23,935	36.33
Halifax Insurance	51,793	28,523	55.07
Hartford Fire	97,802	67,876	69.40
Home Insurance	91,081	67,624	74.24
Hudson Bay Insurance	24,752	-670	-2.70
Imperial Guarantee & Accident	95,870	13,258	13.82
Insurance Company of North America	7,083	4,149	58.57
Insurance Corp. of Ireland	79,636	106,962	134.30
Insurance Corporation of Newfoundland	937,665	597,794	63.75
Liberty Mutual Fire	2,091	-3,002	-143.56
Liberty Mutual Insurance	761	-8	-1.05
Liverpool & London & Globe	91,768	35,806	39.01
London Assurance	118,039	41,637	35.27
London & Lancashire	133,623	51,977	38.89
London & Midland General	157	14,765	9404.45
Lumbermens' Mutual Casualty	1,238	549	43.34
Maryland Casualty	120,351	33,895	28.16
Merit Insurance	906,781	755,343	83.29
Metro General	393,314	130,282	33.12
National Employers' Mutual	25,353	7,148	24.24
New Hampshire Insurance	20,341	6,482	31.86
New India Assurance	-114	348	-305.26
Niagara Fire Insurance	—	1,264	—
Non-Marine Underwriters at Lloyd's	383,267	394,943	103.04
North British & Mercantile	55,699	33,101	59.42
Northern Assurance	26,646	15,851	59.48
Norwich Union Fire	59,237	51,514	86.96

TABLE VII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Ocean Accident & Guarantee	68,709	49,191	71.59
Orion Insurance	—	175	—
Pacific Employers' Insurance	1,582	316	19.97
Pearl Assurance	59,625	21,283	35.69
Phoenix Assurance	128,999	145,733	112.97
Prudential Assurance	147,685	83,903	56.81
Reliance of Philadelphia	6,802	5,029	73.93
Royal Exchange	5,807	10,014	172.44
Royal General	—	1,724	—
Royal Insurance	126,108	106,395	84.36
Saint Paul Fire & Marine	396	205	54.54
Scottish Union & National	50,092	18,853	37.63
Security Mutual Casualty	2,625	3,001	114.32
Sun Alliance	30,693	41,804	136.20
Sun Insurance Office	62,660	25,686	40.99
Switzerland General	3,411	100	2.93
Toronto General	-4	—	—
Traders General Insurance	—	129	—
Transportation Insurance	—	-117	—
Travelers Indemnity	615	3,282	533.65
Travelers Indemnity of Canada	301,286	568,352	188.64
Union Insurance of Canton	33,161	40,767	122.96
United States Fidelity & Guaranty	130,483	95,981	73.55
United States Fire	2,687	1,894	70.48
Victoria of Canada	—	1	—
Wawanesa Mutual	9,007	7,844	87.08
Wellington Fire	70,248	65,458	93.18
Western Assurance	283,012	196,149	69.30
Yorkshire Insurance	25,120	29,299	116.63
Zurich Insurance Company	17,800	3,699	20.77
TOTAL, 1972	9,431,477	7,080,735	75.07
TOTAL, 1971	8,020,949	5,416,668	67.53

TABLE VIII

AUTOMOBILES — PERSONAL ACCIDENT
DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Aetna Casualty & Surety	37	14	37.83
Alliance Assurance	3,362	—	—
Allstate of Canada	1,592	2,569	161.36
American Home Assurance	1	—	—
American Insurance	1,656	400	24.75
American National Fire	132	8	6.06
Beaver Insurance	1,728	6,289	363.94
British America	595	35	5.88
Canada Accident & Fire	1,386	—	—
Canada Security Assurance	822	−1,668	−202.91
Canadian General	5,502	2,965	53.88
Canadian Indemnity	1,463	1,013	69.24
Canadian Pioneer	1,035	19	1.83
Canadian Surety	3,440	11,813	343.40
Canadian Universal	2,757	—	—
Casualty of Canada	1,313	210	15.99
Century of Canada	4,412	1,269	28.76
CNA Assurance	5	2	40.00
Commercial Union Assurance	986	—	—
Compagnie d'Assurance du Quebec	28	14,756	52,700.00
Consolidated Fire & Casualty	731	—	—
Continental Insurance	2,912	—	—
Co-op Fire & Casualty	10,008	−3,490	−34.97
Dominion Insurance	1,043	—	—
Dominion of Canada General	558	−155	−27.77
Eagle Star of Canada	1,067	99	9.27
Emmco Insurance	—	47	—
Employers' Liability	2,768	160	5.78
English & American	20,459	−14,712	−71.99
Excess Insurance	−35	5,620	−1657.14
Federal Fire of Canada	1,829	—	—
Federal Insurance	3,253	54	1.69

TABLE VIII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Federation Insurance of Canada....	4,172	17,579	421.35
Fidelity & Casualty of New York	14	—	—
Fireman's Fund	491	−803	−163.54
General Accident of Canada	232	330	142.24
General Accident Fire & Life Ass.	250	−385	−162.00
General Security of Canada	120	29	24.16
Globe Indemnity of Canada	257	—	—
Great American	2,064	82	3.98
Great Eastern Insurance	152	7	4.60
Guarantee of North America	1,758	−2	−0.11
Guardian Assurance	5,151	754	14.63
Guardian of Canada	1,733	3,757	211.02
Halifax Insurance	2,457	49	1.99
Hartford Fire	3,439	2,298	66.80
Hudson Bay	1,235	−200	−16.19
Imperial Guarantee & Accident	4,033	—	—
Insurance of North America	−5	2	−40.00
Insurance Corporation of Ireland	2,912	—	—
Liberty Mutual Fire	91	2	2.19
Liberty Mutual	18	3	16.66
Liverpool & London & Globe	3,610	988	27.36
London Assurance	5,108	1,668	32.65
London & Lancashire	3,821	—	—
London & Midland General	2	2	100.00
Lumbermens' Mutual Casualty	44	—	—
Maryland Casualty	4,944	−2,097	−42.40
Merit Insurance	39,818	11,293	28.36
Metro General	4,932	—	—
National Employers' Mutual	782	200	25.57
New Hampshire	543	17	3.13
New India Assurance	6	11	183.33
Non-Marine Underwriters at Lloyd's	21,366	13,813	64.64
North British & Mercantile	2,034	565	27.77
Northern Assurance	685	—	—
Norwich Union Fire	1,365	325	23.88

TABLE VIII (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Ocean Accident & Guarantee	979	−250	−25.53
Pacific Employers'	168	—	—
Pearl Assurance	1,987	—	—
Phoenix Assurance of Canada	1,640	208	12.68
Prudential Assurance	3,193	1	0.03
Reliance of Philadelphia	237	964	406.75
Royal Exchange	256	—	—
Royal Insurance	3,406	−9,329	−276.83
Saint Paul Fire & Marine	34	4	11.76
Scottish Union & National	2,354	150	6.37
Security Mutual Casualty	376	—	—
Sun Alliance	459	—	—
Sun Insurance Office	1,596	—	—
Switzerland General	211	100	47.39
Travelers Indemnity	−7	1	−14.28
Travelers Indemnity of Canada	7,999	636	7.96
Unifund Limited	1,219,691	520,664	42.68
Union of Canada	1,373	—	—
United States Fidelity & Guaranty	7,217	6,377	88.36
United States Fire	12	−78	−650.00
Wawanesa Mutual	529	11	2.07
Wellington Fire	1,589	470	29.57
Western Assurance	6,292	489	7.77
Yorkshire Insurance	2,017	−26	−1.28
Zurich Insurance	214	−1	−0.46
TOTAL, 1972	1,460,301	597,995	40.89
TOTAL, 1971	231,722	65,730	28.36

TABLE IX

AUTOMOBILES — OTHER — DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Aetna Casualty & Surety	1,278	914	71.51
Aetna Insurance	1	4	400.00
Alliance Assurance	52,188	24,817	47.55
Allstate of Canada	21,190	10,241	48.32
American Home Assurance	44	37	84.09
American Insurance	24,736	17,009	68.76
American Mutual Liability	—	−39	—
American National Fire	4,196	2,290	54.57
American Road	18,199	36,435	200.20
Beaver Insurance	32,204	25,541	79.31
British America Assurance	23,812	19,339	81.21
Canada Accident & Fire	20,162	11,714	58.10
Canada Security	21,659	17,708	81.75
Canadian General	90,043	59,682	66.28
Canadian Indemnity	44,580	51,606	115.76
Canadian Pioneer	30,086	30,343	100.85
Canadian Surety	91,428	61,208	66.94
Canadian Universal	63,005	28,717	45.57
Casualty of Canada	59,681	43,954	73.66
Century of Canada	65,405	34,558	54.36
CNA Assurance	—	67	—
Commercial Union	31,193	18,151	58.18
Compagnie d'Assurance du Quebec	320	6,791	2122.18
Consolidated Fire & Casualty	6,108	12,956	212.11
Continental Casualty	—	6	—
Continental Insurance	67,851	49,333	72.70
Co-op. Fire & Casualty	536,614	401,210	74.76
Dominion Insurance	32,387	18,343	56.64
Dominion of Canada General	10,698	16,329	152.64
Eagle Star of Canada	20,340	2,383	11.71
Employers' Liability Assurance	83,629	27,782	33.22
English & American	888,596	797,717	89.77
Excess Insurance	−34	5,351	−15738.23
Federal Fire of Canada	22,017	10,897	49.49
Federal Insurance	77,734	48,796	62.77

TABLE IX (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Federation Insurance of Canada	70,125	33,373	47.59
Fidelity & Casualty of New York	96	121	126.04
Fire Insurance of Canada	4	3	75.00
Fireman's Fund	16,482	16,503	100.12
General Accident of Canada	7,970	12,831	160.99
General Accident Fire & Life Ass.	12,707	8,557	67.34
General Security of Canada	2,808	3,942	140.38
Globe Indemnity of Canada	15,265	14,195	92.33
Great American	43,870	41,619	94.86
Great Eastern	1,417	91	6.35
Guarantee of North America	34,637	14,374	41.47
Guardian Assurance	119,130	58,196	48.85
Guardian Insurance of Canada	38,865	28,639	73.68
Halifax Insurance	34,370	19,807	57.62
Hartford Fire	64,068	44,508	69.45
Home Insurance	75,631	45,741	60.47
Hudson Bay Insurance	17,369	12,174	70.08
Imperial Guarantee & Accident	78,301	69,654	88.95
Insurance Company of North America	2,198	567	25.79
Insurance Corporation of Ireland	53,644	36,010	67.12
Liberty Mutual Fire	2,502	3,317	132.57
Liberty Mutual	166	71	42.77
Liverpool & London & Globe	58,929	39,105	66.35
London Assurance	93,529	48,782	52.15
London & Lancashire	77,503	37,368	48.21
London & Midland General	57	−2,454	−4305.26
Lumbermens' Mutual Casualty	736	10	1.35
Maryland Casualty	87,518	60,739	69.40
Merit Insurance	707,461	524,014	74.06
Metro General	274,107	152,323	55.57
Motors Insurance	175,052	95,624	54.62
National Employers' Mutual	15,855	15,242	96.13
New Hampshire	13,150	5,305	40.34
New India Assurance	46	1,142	2,482 60
Niagara Fire	—	341	—
Non-Marine Underwriters at Lloyd's	280,365	179,334	63.96

TABLE IX (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
North British & Mercantile	39,490	23,250	58.87
Northern Assurance	19,706	18,049	91.59
Norwich Union Fire	39,120	29,077	74.32
Ocean Accident & Guarantee	25,154	11,492	45.68
Orion Insurance	65	321	493.84
Pacific Employers'	1,803	1,406	77.97
Pearl Assurance	38,109	18,374	48.21
Phoenix Assurance of Canada	87,529	72,980	83.37
Prudential Assurance	107,785	65,947	61.18
Reliance of Philadelphia	4,894	4,319	88.25
Royal Exchange	5,907	12,072	204.36
Royal General	—	765	—
Royal Insurance	89,030	52,918	59.43
Saint Paul Fire & Marine	363	83	22.86
Scottish Union & National	33,211	19,092	57.48
Security Mutual Casualty	3,014	709	23.52
Service Fire of New York	27,989	—	—
Sun Alliance	18,195	18,736	102.42
Sun Insurance Office	32,732	9,376	28.64
Switzerland General	2,150	574	26.69
Toronto General	−5	33	−660.00
Traders General	6,031	22,438	372.04
Transportation Insurance	—	−14	—
Travelers Indemnity	−77	4,914	−6,381.81
Travelers Indemnity of Canada	189,462	212,594	112.20
Union of Canton	19,189	4,484	23.36
United States Fidelity & Guaranty	97,866	57,700	58.85
United States Fire	1,158	1,304	112.60
Wawanesa Mutual	5,816	1,542	26.51
Wellington Fire	38,006	43,461	111.72
Western Assurance	153,758	134,394	87.40
Yorkshore Insurance	34,397	25,139	73.08
Zurich Insurance	12,655	7,676	60.65
TOTAL, 1972	6,051,785	4,388,563	72.51
TOTAL, 1971	5,504,377	3,415,957	62.05

TABLE X

ACCIDENT AND SICKNESS (COMBINED) —DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Aetna Life	13,826	11,946	86.40
Alliance Assurance	742	—	—
Allstate of Canada	—	854	—
American Bankers of Florida	3,636	282	7.75
American Home Assurance	1,106	—	—
Beaver Insurance	2,940	—	—
British America	747	—	—
British Aviation	10,832	—	—
British Pacific Life	5,968	689	11.54
Canada Accident & Fire	416	—	—
Canada Life	195,365	59,372	30.39
Canadian Premier Life	896	1,029	114.84
Canadian Universal	626	—	—
CNA Assurance	186,012	611,486	328.73
Combined Insurance of America	183,679	30,356	16.52
Commercial Union Assurance	15,088	3,250	21.54
Compagnie d'Assurance du Quebec	−7	—	—
Confederation Life	776,039	1,270,467	163.71
Connecticut General Life	54	56	103.70
Continental Casualty	46,182	−290,018	−627.98
Continental Insurance	165	—	—
Co-op. Fire & Casualty	6,121	6,711	109.63
Crown Life Insurance	115,464	88,068	76.27
Dominion Insurance	903	−20,810	−2304.54
Dominion Life Assurance	121,608	125,119	102.88
Dominion of Canada	2,859	2,476	86.60
Eagle Star of Canada	55	—	—
Eaton Insurance	1,264	2,063	163.21
T. Eaton Life Assurance	5,902	4,987	84.49
Economical Mutual	6,308	324	5.13
Employers' Liability	714	−100	−14.00
Equitable Life of U. S.	46,819	46,141	98.55
Excelsior Life	199,576	313,988	157.32

TABLE X (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Federal Life & Casualty	134,612	120,001	89.14
Ford Life	27,724	3,643	13.14
Globe Indemnity of Canada	12	—	—
Globe Life	55	—	—
Great Eastern Insurance	100	—	—
Great-West Life	158,293	35,145	22.20
Guardian Assurance	395	—	—
Guardian of Canada	21	—	—
Halifax Insurance	66	—	—
Hudson Bay Insurance	1,048	—	—
Imperial Guarantee & Accident	240	—	—
Imperial Life of Canada	232,630	266,414	114.52
Income Disability & Reinsurance	145	—	—
Insurance of North America	24	761	3,170.83
Insurance Corporation of Ireland	90	—	—
Laurier Life	9,023	869	9.63
Liberty Mutual	52	165	317.30
Liverpool & London & Globe	1,120	—	—
London Assurance	2,828	—	—
London & Lancashire	1,324	86	6.49
London & Midland General	340,140	47,076	13.84
Loyal Protective Life	26	—	—
Lumbermens' Mutual Casualty	1,614	—	—
Manufacturers Life	20,596	11,428	55.48
Maryland Casualty	818,890	298,685	36.47
Metropolitan Life	610,076	585,041	95.89
Montreal Life	105	17	16.19
Mutual of Omaha	39,757	10,944	27.52
National Life of Canada	47,454	42,701	89.98
New York Life	544	3,854	708.45
Non-Marine Underwriters at Lloyd's	7,269	—	—
North American Life	35,413	42,604	120.30
North American Life & Casualty	2,739	513	18.72
North British & Mercantile	3,056	—	—
Northern Assurance	80	−766	−957.50
Norwich Union Fire	484	—	—

TABLE X (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Occidental Life of California	2,577	223	8.65
Ocean Accident & Guarantee	507	1,000	197.23
Old Republic Life	39,489	—	—
Paul Revere Life	−6,310	427	−6.76
Phoenix of Canada	115	—	—
Pitts Insurance	11,979	8,228	68.68
Pitts Life	716	—	—
Prudential Assurance	8,534	1,652	19.35
Prudential of America	393,861	284,734	72.29
Royal Exchange	512	—	—
Royal Insurance	1,535	—	—
Saint Paul Fire & Marine	24	1	4.16
Security Mutual Casualty	246	94	38.21
Sun Alliance	1,658	—	—
Sun Life of Canada	385,577	430,015	111.52
Transportation Insurance	661	−438	−66.26
Travelers Insurance	31,693	−36,712	−115.83
Travelers Life	17,685	4,243	23.99
Underwriters National	5,823	44,250	759.91
Union Insurance of Canton	294	—	—
Unionmutual Life	13,866	15,604	112.53
Union Mutual Life	16,980	21,279	125.31
United States Fidelity & Guaranty	416	—	—
Western Assurance	422	—	—
Zurich Insurance	981,661	904,344	92.12
TOTAL, 1972	6,361,010	5,416,861	85.15
TOTAL, 1971	5,798,479	3,903,081	67.31

TABLE XI

BOILER AND MACHINERY (COMBINED) — DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Allendale Mutual	600,640	63	0.01
Alliance Assurance	75	—	—
Boiler Inspection of Canada	126,594	1,702	1.34
British America	82	—	—
Canada Accident & Fire	606	—	—
Canadian General	200	—	—
Canadian Pioneer	176	—	—
Consolidated Fire & Casualty	152	—	—
Continental Insurance	4,526	5,075	112.12
Dominion Insurance	—	64	—
General Accident of Canada	12,313	−3,608	−29.30
General Accident Fire & Life	10,456	—	—
Great American	565	—	—
Guardian Assurance	77	—	—
Guardian of Canada	688	—	—
Hudson Bay	1,828	—	—
London & Lancashire	1,677	—	—
Lumbermens' Mutual Casualty	14,086	−85	−0.60
Niagara Fire	—	53	—
Non-Marine Underwriters at Lloyd's	−255	—	—
Northern Assurance	172	—	—
Pearl Assurance	186	—	—
Protection Mutual	301,113	—	—
Prudential Assurance	625	—	—
Royal General	—	21	—
Royal Insurance	2,760	—	—
Sun Insurance Office	389	—	—

TABLE XI (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Travelers Indemnity	50	—	—
Western Assurance	2,009	—	—
Yorkshire Insurance	1,390	—	—
TOTAL, 1972	1,083,180	3,285	0.30
TOTAL, 1971	566,238	269,549	47.60

TABLE XII

GUARANTEE — DIRECT PREMIUMS AND CLAIMS, 1972

(Note: "F" indicates "Fidelity" and "S" "Surety")

Company		Direct Premiums Written	Direct Claims Incurred	Ratio
		$	$	%
Aetna Casualty & Surety	F	—	—	—
	S	178,259	−79,950	−44.85
Alliance Assurance	F	75	—	—
	S	185	—	—
Beaver Insurance	F	—	—	—
	S	698	—	—
British America Assurance	F	225	—	—
	S	75	—	—
Canada Accident & Fire	F	457	—	—
	S	—	—	—
Canada Security	F	974	—	—
	S	—	—	—
Canadian General	F	737	—	—
	S	124,178	49,000	39.45
Canadian Indemnity	F	3,682	1,516	41.17
	S	36,733	−9,000	−24.50
Canadian Pioneer	F	517	—	—
	S	1,820	1,374	75.49
Canadian Surety	F	4,893	−4,399	−89.90
	S	93,199	−96,369	−103.40
Casualty of Canada	F	—	—	—
	S	138	—	—
Century of Canada	F	—	501	—
	S	42	—	—
Commerical Union	F	155	—	—
	S	—	—	—
Commonwealth Insurance	F	—	—	—
	S	1,607	—	—
Continental Insurance	F	30,426	74	0.24
	S	2,504	—	—
Co-op. Fire & Casualty	F	2,982	403	13.51
	S	—	—	—
CUMIS Insurance	F	211	48	22.74
	S	—	—	—
Dominion Insurance	F	—	1	—
	S	20	—	—

TABLE XII (Continued)

Company		Direct Premiums Written	Direct Claims Incurred	Ratio
		$	$	%
Eagle Star of Canada	F	—	—	—
	S	65	—	—
Employers' Liability	F	—	—	—
	S	64	—	—
Federal Insurance	F	—	—	—
	S	1,719	—	—
Federation of Canada	F	220	—	—
	S	604	—	—
Fidelity & Casualty of New York	F	1,224	—	—
	S	—	—	—
Fidelity Insurance of Canada	F	—	—	—
	S	43,041	−280	−0.65
Fireman's Fund	F	—	—	—
	S	−12	—	—
General Accident of Canada	F	129	−100	−77.51
	S	1,832	—	—
Globe Indmenity of Canada	F	2,413	—	—
	S	—	—	—
Great American Insurance	F	−60	—	—
	S	5,232	172	3.28
Guarantee of North America	F	7,459	—	—
	S	86,240	—	—
Guardian Assurance	F	267	—	—
	S	3,390	—	—
Guardian of Canada	F	95	—	—
	S	9,252	—	—
Halifax Insurance	F	—	—	—
	S	4,142	—	—
Hartford Fire	F	129	—	—
	S	—	—	—
Hudson Bay	F	2,200	—	—
	S	145	—	—
Imperial Guarantee & Accident	F	1,101	—	—
	S	208	—	—
Insurance of North America	F	95	−59	−62.10
	S	—	—	—
Insurance Corp. of Ireland	F	863	—	—
	S	5,750	—	—
Insurance Corporation of Newfoundland	F	7,845	263	3.35
	S	4,282	—	—

TABLE XII (Continued)

Company		Direct Premiums Written	Direct Claims Incurred	Ratio
		$	$	%
Liverpool & London & Globe	F	816	—	—
	S	382	—	—
London & Lancashire	F	672	—	—
	S	406	—	—
Mortgage Insurance of Canada	F	—	—	—
	S	15,956	—	—
Niagara Fire	F	—	1	—
	S	—	—	—
Non-Marine Underwriters at Lloyd's	F	3,371	−3,037	−90.09
	S	—	—	—
Northern Assurance	F	337	—	—
	S	—	—	—
Norwich Union Fire	F	493	−297	−60.24
	S	163	—	—
Ocean Accident & Guarantee	F	467	−86	−18.41
	S	250	—	—
Phoenix of Canada	F	650	—	—
	S	80	—	—
Prudential Assurance	F	3,255	2,783	85.49
	S	400	−1,000	−250.00
Royal Exchange	F	448	347	77.45
	S	65	—	—
Royal Insurance	F	3,376	—	—
	S	168	—	—
Sun Alliance Insurance	F	—	—	—
	S	25	—	—
Sun Insurance Office	F	75	—	—
	S	304	—	—
Toronto General Insurance	F	142	—	—
	S	—	—	—
Transamerica Insurance	F	—	—	—
	S	55	—	—
Travelers Indemnity	F	100	—	—
	S	−325	340	−104.61
Travelers Indemnity of Canada	F	282	7	2.48
	S	41,574	596	1.43

TABLE XII (Continued)

Company		Direct Premiums Written	Direct Claims Incurred	Ratio
		$	$	%
United States Fidelity & Guaranty	F	2,171	1,461	67.29
	S	32,242	—	—
United States Fire	F	—	—	—
	S	500	26	5.20
Wawanesa Mutual	F	—	—	—
	S	55	—	—
Wellington Fire	F	—	—	—
	S	25	—	—
Western Assurance	F	3,795	343	9.03
	S	60	—	—
Yorkshire Insurance	F	175	—	—
	S	526	—	—
TOTAL, 1972	F	89,939	−230	−0.25
	S	698,323	135,091	19.34
TOTAL, 1971	F	70,045	32,838	46.88
	S	826,238	115,659	13.99

TABLE XIII

MARINE INSURANCE — DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Baloise Insurance	18,650	3,391	18.18
British America Assurance	2,008	—	—
British Economic	6,510	—	—
Canadian Universal	240	827	344.58
Century of Canada	42,990	40,133	93.35
Commercial Union	1,158	7,120	614.85
Continental Insurance	5,945	—	—
Dominion Insurance	7,645	−671	−8.77
Eagle Star Insurance	—	−247	—
English & American	72	—	—
Federal Insurance	4,773	1,753	36.72
General Security of Canada	750	—	—
Home Insurance	274	—	—
Insurance of North America	—	380	—
Insurance Corporation of Newfoundland	5,896	4,651	78.88
Liverpool & London & Globe	74	—	—
London & Lancashire	1,680	—	—
New Zealand Insurance	497	—	—
Newfoundland Marine Insurance	6,533	661	10.11
Niagara Fire	—	7	—
North British & Mercantile	10,269	−885	−8.61
Norwich Union Fire	615	16,000	2,601.62
Phoenix of London	136	—	—
Royal Insurance Company	2,006	—	—
Travelers Indemnity	319	233	73.04
Travelers Indemnity of Canada	594	—	—
Union Marine & General	15,896	100	0.62
United States Fire	64,039	766	1.19
Western Assurance	—	1,235	—
TOTAL, 1972	198,931	72,784	36.58
TOTAL, 1971	197,656	73,907	37.39

TABLE XIV

MISCELLANEOUS (AIRCRAFT INCLUDED) — DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Aetna Insurance (Aircraft)	4,420	—	—
Alliance Assurance (Aircraft)	212,538	201,645	94.87
Aviation & General (Aircraft)	8,909	2,408	27.02
British Aviation (Aircraft)	150,786	80,771	53.56
Commercial Union (Aircraft)	25,095	3,977	15.84
Eagle Star of Canada (Aircraft)	49,293	7,705	15.63
English & American (Aircraft)	2,751	366	13.30
Great Eastern (Aircraft)	14,934	70,851	474.42
Guardian Assurance (Aircraft)	17,222	136	0.78
Hanover Insurance (Aircraft)	6,275	13	0.20
Insurance Co. of North America (Aircraft)	46,957	8,755	18.64
Maryland Casualty (Aircraft)	5,631	2,533	44.98
Merit Insurance (Credit)	6,662	4,219	63.32
Mortgage Ins. of Canada (Mortgage)	176,169	—	—
Non-Marine Underwriters at Lloyd's (Aircraft)	302,293	92,671	30.65
Orion Insurance (Aircraft)	16,844	30,474	180.91
Phoenix of London (Aircraft)	14,476	381	2.63
Prudential Assurance (Aircraft)	6,898	953	13.81
Royal Exchange (Aircraft)	—	-977	—
Saint Paul Fire & Marine (Hail)	42	—	—
Travelers Indenmity (Aircraft)	2,717	—	—
Western Assurance (Aircraft)	5,875	40,962	697.22
TOTAL, 1972	1,076,787	547,571	50.85
TOTAL, 1971	1,095,332	289,966	26.47

TABLE XV

PUBLIC LIABILITY — DIRECT PREMIUMS AND CLAIMS, 1972

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Aetna Casualty & Surety	2,070	640	30.91
Aetna Insurance	235	—	—
Alliance Assurance	1,266	—	—
American Home Assurance	3,140	—	—
American Insurance	227	—	—
American Mutual Liability	188	—	—
American National Fire	887	—	—
Beaver Insurance	1,357	35	2.57
British America	6,795	337	4.95
British Aviation	776	—	—
Canada Accident & Fire	8,316	-2,937	-35.31
Canada Security Assurance	3,933	812	20.64
Canadian General	56,192	7,402	13.17
Canadian Indemnity	85,896	37,205	43.31
Canadian Pioneer	5,893	20	0.34
Canadian Surety	106,445	43,407	40.77
Canadian Universal	26	—	—
Casualty of Canada	16,893	1,767	10.45
Century of Canada	111	579	521.62
CNA Assurance	-395	2,000	-506.32
Commercial Union	13,041	1,218	9.33
Compagnie d'Assurance du Quebec	13	—	—
Consolidated Fire & Casualty	362	—	—
Continental Casualty	—	-2,000	—
Continental Insurance	58,286	8,370	14.36
Co-op. Fire & Casualty	10,408	2,710	26.03
Dominion Insurance	9,640	2,353	24.40
Dominion of Canada General	406	4,187	1031.28
Eagle Star of Canada	2,115	-2,271	-107.37
Employers' Liability Assurance	2,347	—	—
English & American	—	-128	—
Excess Insurance	182	—	—

TABLE XV (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Federal Fire of Canada	56	—	—
Federal Insurance	1,321	714	54.04
Federation of Canada	1,959	206	10.51
Fidelity & Casualty of New York	15	−3	−20.00
Fire Insurance of Canada	96	—	—
Fireman's Fund	674	—	—
General Accident of Canada	768	12,428	1,618.22
General Accident Fire & Life	14,172	52,531	370.66
Globe Indemnity of Canada	83,183	5,616	6.75
Great American	789	10,094	1,279.34
Great Eastern	540	—	—
Guarantee of North America	17,244	20,300	117.72
Guardian Assurance	14,642	3,194	21.81
Guardian of Canada	10,487	6,170	58.83
Halifax Insurance	772	420	54.40
Hanover Insurance	64	—	—
Hartford Fire	8,697	4,099	47.13
Home Insurance	14,479	1,640	11.32
Hudson Bay	16,301	13,556	83.16
Imperial Guarantee & Accident	3,035	—	—
Insurance of North America	1,263	27,864	2,206.17
Insurance Corp. of Ireland	4,163	337	8.09
Insurance Corporation of Newfoundland	64,186	20,274	31.58
Liberty Mutual Fire	8	1	12.50
Liberty Mutual	1,102	−118	−10.70
Liverpool & London & Globe	11,481	1,150	10.01
London Assurance	1,127	—	—
London & Lancashire	8,487	−1,502	−17.69
London & Midland General	−20	—	—
Lumbermens' Mutual Casualty	24	—	—
Maryland Casualty	1,907	—	—
Metro General	3,230	79	2.44
National Employers' Mutual	311	—	—
New Hampshire	220	—	—
New India Assurance	26	—	—
Niagara Fire	—	80	—

TABLE XV (Continued)

Company	Direct Premiums Written	Direct Claims Incurred	Ratio
	$	$	%
Non-Marine Underwriters at Lloyd's	142,046	883	0.62
North British & Mercantile	2,890	−19,601	−678.23
Northern Assurance	7,691	675	8.77
Norwich Union Fire	1,736	−97	−5.58
Ocean Accident & Guarantee	375	−654	−174.40
Orion Insurance	9	196	2,177.77
Phoenix of Canada	3,286	5,073	154.38
Prudential Assurance	21,365	12,342	57.76
Reliance of Philadelphia	212	—	—
Royal Exchange	1,708	−337	−19.73
Royal Insurance	38,664	−2,117	−5.47
Saint Paul Fire & Marine	−7	−3	42.85
Scottish Union & National	843	—	—
Sun Alliance	368	—	—
Sun Insurance	521	—	—
Switzerland General	7,967	15,476	194.25
Toronto General	4	15,000	375,000.00
Travelers Indemnity	135	92	68.14
Travelers Indemnity of Canada	7,127	10,711	150.28
Travelers Insurance	58	18	31.03
Union Insurance of Canton	1,273	—	—
United States Fidelity & Guaranty	21,595	2,681	12.41
United States Fire	12,376	1,353	10.93
Victoria of Canada	2,944	21,000	713.31
Wawanesa Mutual	1,852	—	—
Wellington Fire	170	39	22.94
Western Assurance	23,009	5,289	22.98
Yorkshire Insurance	17,287	5,142	29.74
Zurich Insurance	368	−152	−41.30
TOTAL, 1972	1,001,642	357,845	35.72
TOTAL, 1971	826,096	512,598	62.05

NON-PROVINCIAL INCORPORATED INSURANCE COMPANIES

Licensed from April 1, 1972 to March 31, 1973

Abbey Life Insurance Company
Acadia Insurance Company
Adanac General Insurance Company of Canada
Aetna Casualty Company of Canada
Aetna Casualty and Surety Company
Aetna Insurance Company
Aetna Life Insurance Company
Affiliated F M Insurance Company
Allendale Mutual Insurance Company
Alliance Assurance Company Limited
Allstate Insurance Company
Allstate Insurance Company of Canada
Allstate Life Insurance Company
Allstate Life Insurance Company of Canada
American Bankers Insurance Company
American Bankers Life Assurance Company of Florida
American Home Assurance Company
American Insurance Company
American Mutual Liability Insurance Company
American National Fire Insurance Company
American National Insurance Company
American Road Insurance Company
Argonaut Insurance Company
Baloise Insurance Company Limited
Beaver Insurance Company
Boiler Inspection and Insurance Company of Canada
British America Assurance Company
British Aviation Insurance Company Limited
British Economic Insurance Company Limited
British Pacific Life Insurance Company
Buffalo Insurance Company
C.N.A. Assurance Company
Canada Accident and Fire Assurance Company
Canada Life Assurance Company
Canada Security Assurance Company
Canadian General Insurance Company
Canadian Indemnity Company
Canadian Pioneer Insurance Company
Canadian Premier Life Insurance Company
Canadian Surety Company
Casualty Company of Canada
Century Insurance Company of Canada
Chicago Title Insurance Company
Combined Insurance Company of America
Commercial Life Assurance Company of Canada
Commercial Union Assurance Company Limited
Commonwealth Insurance Company
Confederation Life Insurance Company
Consolidated Fire and Casualty Insurance Company

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Continental Casualty Company
Continental Assurance Company
Continental Insurance Company
Co-operative Fire and Casualty Company
Co-operative Life Insurance Company
Credit Life Insurance Company
Crown Life Insurance Company
Cumis Insurance Society Inc.
Cuna Mutual Insurance Society
Dominion of Canada General Insurance Company
Dominion Insurance Company
Dominion Life Assurance Company
Eagle Star Insurance Company of Canada
Eaton Insurance Company
T. Eaton Life Assurance Company
Economical Mutual Insurance Company
Electrical Workers' Benefit Association
Emmco Insurance Company
Employers' Liability Assurance Company Limited
English and American Insurance Company Limited
Equitable Life Assurance Society of the United States
Escelsior Life Insurance Company
Excess Insurance Company
Federal Fire Insurance Company of Canada
Federal Insurance Company
Federal Life and Casualty Company
Federation Insurance Company of Canada
Fidelity and Casualty Company of New York
Fidelity Insurance Company of Canada
Fire Insurance Company of Canada
Fireman's Fund Insurance Company
Ford Life Insurance Company
Gamble Alden Life Insurance Company
General Accident Assurance Company of Canada
General Accident Fire and Life Assurance Corporation Limited
General Security Insurance Company of Canada
Globe Indemnity Company of Canada
Globe Life Insurance Company
Grand Orange Lodge of North America Benefit Fund
Great American Insurance Company
Great Eastern Insurance Company
Great-West Life Assurance Company
Guarantee Company of North America
Guardian Assurance Company Limited
Guardian Insurance Company of Canada
Guildhall Insurance Company of Canada
Halifax Insurance Company
Hanover insurance Company
Hartford Fire Insurance Company
Home Insurance Company
Hudson Bay Insurance Company
Ideal Mutual Insurance Company

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Imperial Guarantee and Accident Insurance Company of Canada
Imperial Life Assurance Company of Canada
Income Disability and Reinsurance Company of Canada
Insurance Company of North America
Insurance Corporation of Ireland Limited
Knights of Columbus
Laurier Life Insurance Company
Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Company
Liverpool and London and Globe Insurance Company Limited
London Assurance
London-Canada Insurance Company
London and Lancashire Insurance Company Limited
London and Midland General Insurance Company Limited
Lumbermen's Mutual Casualty Company
Manufacturers' Life Insurance Company
Maritime Life Assurance Company
Markel Insurance Company of Canada
Maryland Casualty Company
Merit Insurance Company
Metropolitan Life Insurance Company
Montreal Life Insurance Company
Mortgage Insurance Company of Canada
Motors Insurance Corporation
Mutual Life Assurance Company of Canada
Mutual of Omaha Insurance Company
National Employers Mutual General Insurance Association Limited
National Life Assurance Company of Canada
New Hampshire Insurance Company
New India Assurance Company Limited
New York Life Insurance Company
New Zealand Insurance Company Limited
Niagara Fire Insurance Company
Non-Marine Underwriters, Members of Lloyd's
North American Life Assurance Company
North American Life and Casualty Company
North British and Mercantile Insurance Company Limited
Northern Assurance Company Limited
Norwich Union Fire Insurance Society Limited
Norwich Union Life Insurance Society
Occidental Life Insurance Company of California
Occidental Life Insurance Company of Canada
Ocean Accident and Guarantee Corporation Limited
Old Republic Insurance Company
Old Republic Life Insurance Company
Order of United Commercial Travellers of America
Orion Insurance Company Limited
Pacific Employers Insurance Company
Pearl Assurance Co., Ltd.
Pennsylvania Life Insurance Company
Phoenix Assurance Company Limited
Phoenix Assurance Company of Canada

NON-PROVINCIAL INCORPORATED COMPANIES (Continued)

Phoenix Insurance Company
Pitts Insurance Company
Pitts Life Insurance Company
Principal Life Insurance Company of Canada
Protective Association of Canada
Prudential Assurance Company Limited (of England)
Prudential Insurance Company of America
Quebec Assurance Company
Reliance Insurance Company (of Philadelphia)
Royal Exchange Assurance
Royal General Insurance Company of Canada
Royal Insurance Company Limited
Saint Paul Fire and Marine Insurance Company Limited
Scottish Union and National Insurance Company
Seaboard Surety Company
Security Mutual Casualty Company
Security National Insurance Company
Sentry Insurance A Mutual Company
Service Fire Insurance Company of New York
Sovereign Life Assurance Company of Canada
Standard Life Assurance Company
Sun Alliance and London Assurance Company Limited
Sun Insurance Office Limited
Sun Life Assurance Company of Canada
Switzerland General Insurance Company Limited
Toronto General Insurance Company
Traders General Insurance Company
Travelers Indemnity Company
Travelers Indemnity Company of Canada
Travelers Insurance Company
Travelers Life Insurance Company of Canada
Truck Insurance Exchange
Underwriters National Assurance Company
Union Insurance Society of Canton Limited
Union Marine and General Insurance Company Limited
Union Mutual Life Insurance Company
Union Mutual Life Assurance Company of Canada
United Canada Insurance Company
United Investment Life Assurance Company
United States Fidelity and Guaranty Company
United States Fire Insurance Company
Victoria Insurance Company of Canada
Wawanesa Mutual Insurance Company
Wellington Fire Insurance Company
Western Assurance Company
Western Life Assurance Company
Yorkshire Insurance Company
Zurich Insurance Company
Zurich Life Insurance Company of Canada

The following companies incorporated under the laws of Newfoundland were licensed in 1972:—

(a) Canadian Universal Insurance Company Limited
(b) Insurance Corporation of Newfoundland
(c) Maritime Hospital Service Association
(d) Metro General Insurance Corporation Limited
(e) Newfoundland Fire & General Insurance Company Limited
(f) Newfoundland Marine Insurance Company Limited
(g) Unifund Limited

MISCELLANEOUS STATISTICS

The Insurance Adjusters Act, 1960:

Adjusters (Individuals) licensed in 1972	71
Adjusters (Company or Partnership) licensed in 1972	21
Adjusters (Students) licensed in 1972	19

The Investment Contracts Act, 1961:

Investment Contracts (Companies) licensed in 1972	3
Investment Contracts (Salesmen) licensed in 1972	20

The Loan and Finance Companies (Licensing) Act, 1961:

Loan and Finance Companies licensed in 1972	32
Loan and Finance Companies (Branch) licensed in 1972	141

The Direct Sellers Act, 1966:

Direct Sellers Vendors (Corp., Partnership, etc.) licensed in 1972	52
Direct Sellers Vendors (Individual) licensed in 1972	19
Direct Sellers (Salesmen) licensed in 1972	755

The Real Estate Trading Act, 1964:

Real Estate Companies licensed in 1972	47
Real Estate Agents (Individuals) licensed in 1972	22
Real Estate Salesmen licensed in 1972	164

Real estate transactions for the period January 1, 1972 to December 31, 1972 totalled 2,026 for a gross dollar value of forty-seven million six hundred eighty thousand three dollars ($47,680,003).

These transactions included:

(i) domestic

(ii) commercial

(iii) industrial